

Ronald E. Albert v. Teachers Insurance Company

Held October 11, 2017 – Docket No. INS-17-2071

Decision Issued: October 31, 2017

The named insured requested a hearing to contest the cancellation of a homeowners policy for failure to comply with loss control recommendations. The evidence on the record demonstrates that one or more of the loss control recommendations was not completed.

Held: For the company. 24-A M.R.S.A. §§ 3049(10) and 3051 permit an insurer to cancel a policy if the insured fails to comply with reasonable loss control recommendations within 90 days after notice from the insurer. The company established that its loss control recommendations were reasonable and that one or more had not been completed within 90 days. Accordingly, the nonrenewal was permitted.